

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

JANET M FRAZIER

Case No. 16-28429

Debtor(s)

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/03/2016.
- 2) The plan was confirmed on 12/06/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was converted on 02/12/2019.
- 6) Number of months from filing to last payment: 28.
- 7) Number of months case was pending: 30.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have not cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$30,747.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$30,747.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,310.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,426.14
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$4,736.14**

Attorney fees paid and disclosed by debtor: **\$690.00**

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CAPITAL ONE BANK USA	Unsecured	533.00	533.71	533.71	0.00	0.00
CORPORATE AMERICA FAMILY CU	Unsecured	1,995.36	2,323.62	2,323.62	0.00	0.00
CROWN PARK CONDO ASSOC	Unsecured	NA	NA	NA	0.00	0.00
CROWN PARK CONDO ASSOC	Secured	2,462.80	3,313.80	3,813.80	1,759.97	0.00
FFCC COLUMBUS INC	Unsecured	330.00	NA	NA	0.00	0.00
Green Valley Cash	Unsecured	343.10	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	2,029.70	8,054.81	3,843.90	2,893.07	0.00
INTERNAL REVENUE SERVICE	Priority	1,358.41	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	808.51	808.51	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	399.00	442.80	442.80	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	438.00	488.96	488.96	0.00	0.00
LVNV FUNDING	Unsecured	833.00	904.37	904.37	0.00	0.00
NORTH SHORE UNIVERSITY HEALT	Unsecured	2,272.15	NA	NA	0.00	0.00
OPPORTUNITY LOANS	Unsecured	1,122.72	1,122.72	1,122.72	0.00	0.00
PHH MORTGAGE CO	Secured	NA	12,606.11	12,606.11	12,606.11	0.00
PHH MORTGAGE CO	Secured	155,895.00	245,789.72	0.00	0.00	0.00
PHH MORTGAGE CO	Unsecured	92,374.58	NA	NA	0.00	0.00
SANTANDER CONSUMER USA	Secured	11,592.00	27,331.85	23,111.71	2,293.86	6,457.85
SANTANDER CONSUMER USA	Unsecured	15,711.37	NA	4,220.14	0.00	0.00
SCHERMERHORN & CO INC	Unsecured	851.00	NA	NA	0.00	0.00
SPOT LOAN	Unsecured	252.94	0.00	0.00	0.00	0.00
WLCC DBA CHECKADVANCE USA.N	Unsecured	181.00	181.00	181.00	0.00	0.00

	<u>Claim Allowed</u>	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$12,606.11	\$12,606.11	\$0.00
Debt Secured by Vehicle	\$23,111.71	\$2,293.86	\$6,457.85
All Other Secured	\$3,813.80	\$1,759.97	\$0.00
TOTAL SECURED:	\$39,531.62	\$16,659.94	\$6,457.85
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$3,843.90	\$2,893.07	\$0.00
TOTAL PRIORITY:	\$3,843.90	\$2,893.07	\$0.00
GENERAL UNSECURED PAYMENTS:	\$11,025.83	\$0.00	\$0.00

Disbursements:

Expenses of Administration	\$4,736.14
Disbursements to Creditors	\$26,010.86

TOTAL DISBURSEMENTS : **\$30,747.00**

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 02/27/2019

By:/s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.